Case 06-12830 Doc 1 Filed 10/09/06 Entered 10/09/06 16:23:06 Desc Main (Official Form 1) (10/06) Page 1 of 35

N	ED STATES BANKRUPTCY CO ORTHERN DISTRICT OF ILLINO CHICAGO DIVISION (EASTERN)	IS	Voluntary Petition
Name of Debtor (if individual, enter Last, First, NTHOMAS SR, RONALD LEE	Middle):	Name of Joint Debtor (Spouse) (Last, First, M THOMAS, LESLIE S	iddle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years	All Other Names used by the Joint Debtor in th (include married, maiden, and trade names):	e last 8 years
Last four digits of Soc. Sec./Complete EIN or o state all): xxx-xx-4024	ther Tax I.D. No. (if more than one,	Last four digits of Soc. Sec./Complete EIN or c state all): xxx-xx-3887	other Tax I.D. No. (if more than one,
Street Address of Debtor (No. and Street, City, 17575 Walnut Ln., Apt. #3-F Gurnee, IL	ZIP CODE	Street Address of Joint Debtor (No. and Street 17575 Walnut Ln., Apt. #3-F Gurnee, IL	ZIP CODE
County of Residence or of the Principal Place of	60031 of Business:	County of Residence or of the Principal Place	of Business:
Lake Mailing Address of Debtor (if different from street	et address):	Lake Mailing Address of Joint Debtor (if different from	m street address):
	ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor	r (if different from street address above):		ZIP CODE
Type of Debtor (Form of Organization)	Nature of Business (Check one box.) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Coc the Petition is Filed (for Petition is Fil	Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
there will be no funds available for distributions. Estimated Number of Creditors 1- 50- 100- 200- 49 99 199 999	oble for distribution to unsecured creditors. roperty is excluded and administrative expenution to unsecured creditors. 1,000- 5,001- 10,001-	THIS SI	PACE IS FOR COURT USE ONLY
Estimated Assets \$0 to \$10,000 to \$100,000	□ □ □ □ \$1 million to \$100,000 to □ \$100 million	More than \$100 million	
Estimated Debts \$\int \\$0 \tag{50,000} \tag{550,000} \tag{550,000} \tag{50,000}	\$100,000 to \$1 million to \$100 million	More than \$100 million	

Case 06-12830 Doc 1 Filed 10/09/06 Entered 10/09/06 16:23:06 Desc Main Document Page 2 of 35 (Official Form 1) (10/06) FORM B1, Page 2 **RONALD LEE THOMAS, SR** Name of Debtor(s): **Voluntary Petition LESLIE S THOMAS** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). /s/ Kenneth S. Borcia 10/03/2006 Kenneth S. Borcia Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

petition.

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

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(Official Form 1) (10/06) Page 3 of 35 FORM B1, Page 3

(This page must be completed and filed in every case)

Name of Debtor(s): RONALD LEE THOMAS, SR LESLIE S THOMAS

Si	qr	ıat	ur	es

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ RONALD LEE THOMAS, SR RONALD LEE THOMAS, SR

X /s/ LESLIE S THOMAS LESLIE S THOMAS

Telephone Number (If not represented by an attorney)

10/03/2006

Date

Signature of Attorney

X /s/ Kenneth S. Borcia

Kenneth S. Borcia Bar No. 3125988

Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447 Libertyville, IL 60048

Phone No.**(847) 634-8800** Fax No.**(847) 634-8932**

10/03/2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Printed Name of Authorized Individual

Date

Title of Authorized Individual

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X.

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

Document Page 4 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR
LESLIE S THOMAS

(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services
provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

Document Page 5 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

Case No.	
	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

—	o receive a credit counseling briefing because of: for determination by the court.]	[Check the applicable statement.] [Must be
	(Defined in 11 U.S.C. § 109(h)(4) as impaired by ree of realizing and making rational decisions with res	eason of mental illness or mental deficiency so as to spect to financial responsibilites.);
	Defined in 11 U.S.C. § 109(h)(4) as physically impa ticipate in a credit counseling briefing in person, by	ired to the extent of being unable, after reasonable telephone, or through the Internet.);
☐ Active militar	ry duty in a military combat zone.	
5. The United States 11 U.S.C. § 109(h) does n	trustee or bankruptcy administrator has determined of apply in this district.	that the credit counseling requirement of
I certify under penalty of	perjury that the information provided above is	true and correct.
Signature of Debtor:	RONALD LEE THOMAS, SR	
Date: 10/03/2006		

Official Form 1, Exhibit D (10/06)

Document Page 6 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR Case No. LESLIE S THOMAS (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

Document Page 7 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

Case No.	
	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ LESLIE S THOMAS
Date:10/03/2006

Form B6A (10/05)

Document Page 8 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
home - 17575 Walnut Ln., Gurnee, IL 60031	joint tenants	J	\$175,000.00	\$175,000.00
		401:	\$4.75 000 00	

Γotal: \$175,000.00

(Report also on Summary of Schedules)

Form B6B (10/05)

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IN RE: RONALD LEE THOMAS, SR CASE NO

LESLIE S THOMAS

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First Midwest	J	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Refrigerator, stove, washer/dryer bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	J	\$1,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	J	\$35.00
6. Wearing apparel.		clothing	J	\$100.00
7. Furs and jewelry.		Furs & jewelry	J	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	J	\$20.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
			Total >	\$1,470.00

Form B6B (10/05)

Document Page 10 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
		Tota	 >	\$1,470.00

Form B6B (10/05)

Document Page 11 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: **RONALD LEE THOMAS, SR** CASE NO

LESLIE S THOMAS

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

		1997 Mercury Tracer	J	\$2,700.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 GMC 2500	J	\$22,000.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	S X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption

Form B6B (10/05)

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IN RE: RONALD LEE THOMAS, SR CASE NO

LESLIE S THOMAS

CHAPTER 13

Total >

\$26,170.00

SCHEDULE B - PERSONAL PROPERTY

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			

Document Page 13 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR LESLIE S THOMAS

CASE NO

CHAPTER 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
home - 17575 Walnut Ln., Gurnee, IL 60031	735 ILCS 5/12-901	\$0.00	\$175,000.00
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
First Midwest	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Refrigerator, stove,washer/dryer bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,200.00	\$1,200.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), (e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
2005 GMC 2500	735 ILCS 5/12-1001(c)	\$0.00	\$22,000.00
1997 Mercury Tracer	735 ILCS 5/12-1001(c)	\$0.00	\$2,700.00
	1	\$1,470.00	\$201,170.00

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Official Form 6D (10/06)

In re RONALD LEE THOMAS, SR LESLIE S THOMAS

Case No.		
	(if known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

☐ Clieck tills	DOX II	uebii	or has no creditors holding secured claims	10 1	epo		il tills Scriedule L	'.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:			DATE INCURRED: NATURE OF LIEN:					
CITIFINANCIAL 910 N. Green Bay Rd. Waukegan, IL 60085-2240		J	COLLATERAL: 1997 Mercury Tracer REMARKS: non-purchase money				\$18,346.00	\$15,646.00
			VALUE: \$2,700.00					
ACCT #:			DATE INCURRED: NATURE OF LIEN:			1		
GREAT LAKES CREDIT UNION 2525 Green Bay Road North Chicago, IL 60064		J	COLLATERAL: home REMARKS:				\$157,000.00	
			VALUE: \$175,000.00)				
ACCT #:			DATE INCURRED: NATURE OF LIEN:					
GREAT LAKES CREDIT UNION 2525 Green Bay Road North Chicago, IL 60064		J	COLLATERAL: 2005 GMC Sierra Ext Cab REMARKS:				\$28,000.00	\$6,000.00
			#22.000.00	1				
ACCT #:			VALUE: \$22,000.00 DATE INCURRED: Various NATURE OF LIEN:			+		
GREAT LAKES CREDIT UNION 2525 Green Bay Road North Chicago, IL 60064		J	Mortgage arrears COLLATERAL: home REMARKS:				\$1,147.00	
			VALUE: \$1,147.00					
	•		Subtotal (Total of this	Pac	ıe) >	. [\$204,493.00	\$21,646.00

_____continuation sheets attached

Total (Use only on last page) >

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Case 06-12830 Doc 1 Filed 10/09/06 Entered 10/09/06 16:23:06 Desc Main Document Page 15 of 35

Official Form 6D (10/06)

In re RONALD LEE THOMAS, SR LESLIE S THOMAS

Case No.		
•	(if known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT,	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN DATE CLAIM WAS CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL COLLATERAL
ACCT #: HOUSEHOLD FINANCE CORP. 5101 Washington Street Gurnee, IL 60031		J	DATE INCURRED: NATURE OF LIEN: COLLATERAL: home REMARKS: \$18,000.00
ACCT #: HOUSEHOLD FINANCE CORP. 5101 Washington Street Gurnee, IL 60031		J	VALUE: \$175,000.00 DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: home REMARKS: \$1,101.00
ACCT #: Wheels of Chicago 6229 N. Western Ave. Chicago, IL 60659	x	J	VALUE: \$1,101.00 DATE INCURRED: NATURE OF LIEN: COLLATERAL: 1997 Nissan Maxima REMARKS: Co-signed for son, son making payments direct VALUE: \$0.00
			Subtotal (Total of this Page) > \$19.101.00 \$0.00

Subtotal (Total of this Page) > Total (Use only on last page) >

\$19,101.00 \$0.00 \$223,594.00 \$21,646.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

Official Form 6E (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR CASE NO

LESLIE S THOMAS

CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	☑ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
(Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
_ (Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
V	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
_ (Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
_	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
(Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
_ (Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
_ (Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	ounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of tment.
	No continuation sheets attached

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Official Form 6F (10/06)

In re RONALD LEE THOMAS, SR **LESLIE S THOMAS**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. CREDITOR'S NAME. HUSBAND, WIFE, JOINT, OR COMMUNITY DATE CLAIM WAS **AMOUNT OF** UNLIQUIDATED MAILING ADDRESS **INCURRED AND** CLAIM CONTINGENT CODEBTOR DISPUTED INCLUDING ZIP CODE, **CONSIDERATION FOR** AND ACCOUNT NUMBER CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. DATE INCURRED: CONSIDERATION: ACCT #: **All Credit Lenders** \$1,803.00 474 N. Greenbay Rd. REMARKS: Waukegan, IL 60085 ACCT #: DATE INCURRED: CONSIDERATION: **BROTHER LOAN** \$1,346.00 7621 W. 63rd Street REMARKS: **Summit, IL 60501** DATE INCURRED: CONSIDERATION: ACCT #: **CITIFINANCIAL** \$17,455.00 P.O. Box 499 REMARKS: Hanover, MD 21076 ACCT #: DATE INCURRED: **CITIFINANCIAL** \$19,651.00 P.O. Box 499 REMARKS: Hanover, MD 21076 ACCT #: DATE INCURRED: CONSIDERATION: DRIVE FINANCIAL \$800.00 P.O. Box 562088 REMARKS: Dallas, TX 75247 ACCT #: DATE INCURRED: CONSIDERATION: First American Bank \$13,361.48 P.O. Box 7983 REMARKS: Elk Grove Village, IL 60007-7983 Subtotal > \$54,416.48 3 ___continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the

Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6F (10/06)

In re RONALD LÉE THOMAS, SR LESLIE S THOMAS

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: GEMB/MARTA-GENERIC P.O. Box 981439 EI Paso, TX 79998		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$464.00
ACCT #: GREAT LAKES CREDIT UNION 2525 Green Bay Road North Chicago, IL 60064		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$15,000.00
ACCT#: GREAT LAKES CREDIT UNION 2525 Green Bay Road North Chicago, IL 60064		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$10,000.00
ACCT #: GREAT LAKES CREDIT UNION 2525 Green Bay Road North Chicago, IL 60064		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,843.00
ACCT #: JC PENNEY P.O. Box 981131 El Paso, TX 79998		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$719.00
ACCT #: Julio Rodriguez P.O. Box 389 Zion, IL 60099		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$750.00
		(Re	(Use only on last page of the completed port also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Schedi cable, d	ota ule l	l > F.) he	

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Official Form 6F (10/06)

In re RONALD LÉE THOMAS, SR **LESLIE S THOMAS**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Continuation Sheet No. 2

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Martin Weiner, MDSC 3 South Greenleaf Gurnee, IL 60031		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,300.00
ACCT #: QUIK CASH LOANS 2850 Belvidere Road Waukegan, IL 60085		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$371.00
Representing: QUIK CASH LOANS			Snyder & Assoc. 120 E. Ogden Ave., Ste. 17B Hinsdale, IL 60521				Notice Only
ACCT #: VERIZON WIRELESS 1515 Woodfield Rd.,Ste 140 Schaumburg, IL 60173		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$363.00
ACCT #: WELLS FARGO FINANCIAL 5101 Washington Street, Suite 29 Gurnee, IL 60031		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$941.00
ACCT #: WELLS FARGO FINANCIAL P.O. Box 5943 Sioux Falls, SD 57117-5943		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,070.00
		(Re _l	(Use only on last page of the completed port also on Summary of Schedules and, if appli Statistical Summary of Certain Liabilities and R	Schedi cable, d	ota ule l on t	l > F.) he	\$6,045.00

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Official Form 6F (10/06)

In re RONALD LÉE THOMAS, SR **LESLIE S THOMAS**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Continuation Sheet No. 3

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Yong Suk 3900 Washington, Ste#E Gurnee, IL 60031	х	J	DATE INCURRED: CONSIDERATION: REMARKS:				Unknown
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$0.00 \$89,237.48	

Form B6G (10/05)

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR CASE NO

LESLIE S THOMAS

CHAPTER 13

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE. OF OTHER PARTIES TO LEASE OR CONTRACT. Yong Suk 3900 Washington, Ste#E Gurnee, IL 60031 DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTORS INTEREST. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. co-signed for apartment for son Contract to be REJECTED	☐ Check this box if debtor has no executory contracts or unexpired leases.						
3900 Washington, Ste#E Contract to be REJECTED	NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT					
	3900 Washington, Ste#E	co-signed for apartment for son Contract to be REJECTED					

Form B6H (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: RONALD LEE THOMAS, SR **LESLIE S THOMAS**

CASE NO

CHAPTER 13

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
1	Wheels of Chicago 6229 N. Western Ave. Chicago, IL 60659
n	Yong Suk 3900 Washington, Ste#E Gurnee, IL 60031

Official Form 6J (10/06)

In re RONALD LEE THOMAS, SR LESLIE S THOMAS

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse										
Married	Relationship:	Age:	Relationship:		Age:						
Employment	Debtor		Spouse								
Occupation Name of Employer How Long Employed Address of Employer	Counsler VA Medical Center 12 yrs. 3001 Green Bay Ro North Chicago, IL	oad	Cardinal Heal 9 yrs. 1430 Waukeo Mc Gaw Park	gan Rd.							
	, salary, and commis	d monthly income at time case sions (Prorate if not paid monthly		DEBTOR \$3,787.29 \$0.00	<u>SPOUSE</u> \$2,253.33 \$0.00						
4. LESS PAYROLL DEI a. Payroll taxes (inclu b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify)	Mandatory	/ Voluntary / 401k loan / 401k loan		\$3,787.29 \$667.42 \$216.60 \$50.66 \$311.44 \$32.50 \$46.67 \$130.71 \$0.00 \$0.00 \$0.00	\$2,253.33 \$498.92 \$137.32 \$32.13 \$75.10 \$0.00 \$270.40 \$198.21 \$122.48 \$0.00 \$0.00						
5. SUBTOTAL OF PAYI				\$1,456.00	\$1,334.56						
8. Income from real prog9. Interest and dividend	operation of busines perty s e or support paymen sted above	es or profession or farm (Attach do	·	\$2,331.29 \$0.00 \$0.00 \$0.00 \$0.00	\$918.77 \$0.00 \$0.00 \$0.00 \$0.00						
12. Pension or retiremen 13. Other monthly income a. b. c.				\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00						
14. SUBTOTAL OF LINE	S 7 THROUGH 13		Ī	\$1,193.00	\$0.00						
15. AVERAGE MONTHL	Y INCOME (Add am	ounts shown on lines 6 and 14)		\$3,524.29	\$918.77						
16. COMBINED AVERAGE if there is only one de		ME: (Combine column totals from orted on line 15)	· _	\$4,4	43.06						

on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,141.00
a. Are real estate taxes included? ☑ Yes ☐ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$180.00
b. Water and sewer	\$50.00
c. Telephone	\$100.00
d. Other:	
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$520.00
5. Clothing 6. Lounday and dry clooning	\$25.00
Laundry and dry cleaning Medical and dental expenses	\$30.00
8. Transportation (not including car payments)	\$410.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$20.00
10. Charitable contributions	Ψ=0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	CO4.00
d. Auto	\$84.00
e. Other:	\$152.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: auto	\$641.00
b. Other:	
c. Other: second mortgage	\$367.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	#00.00
17.a. Other: barber & beauty shop	\$30.00
17.b. Other: postage, gifts, bank charges etc	\$15.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,815.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document:	, and many or and
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$4,443.06
b. Average monthly expenses from Line 18 above	\$3,815.00
c. Monthly net income (a. minus b.)	\$628.06

Official Form 6 - Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: **RONALD LEE THOMAS, SR** CASE NO

LESLIE S THOMAS

CHAPTER 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$175,000.00		
B - Personal Property	Yes	4	\$26,170.00		
C - Property Claimed as Exempt	Yes	1		I	
D - Creditors Holding Secured Claims	Yes	2		\$223,594.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$89,237.48	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,443.06
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,815.00
	TOTAL	17	\$201,170.00	\$312,831.48	

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

otate the fellowing.						
Average Income (from Schedule I, Line 16)	\$4,443.06					
Average Expenses (from Schedule J, Line 18)	\$3,815.00					
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$7,230.28					

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$21,646.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$89,237.48
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$110,883.48

Official Form 6 - Declaration (10/06)

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have r	read the foregoing summary and schedules, consisting of	19
sheets, and that they are true and correct to the be		n summary page as attached plus 2.)
Date 10/03/2006	Signature /s/ RONALD LEE THOMAS, SR RONALD LEE THOMAS, SR	
Date 10/03/2006	Signature /s/ LESLIE S THOMAS LESLIE S THOMAS	
	[If joint case, both spouses must sign.]	

Document Page 28 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

	1. Income	from emp	loyment o	r operation o	of business
,	C4-4- 4b				

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2006 Joint Wages, Only those wages previously reported on Sch. I

2005 Joint Wages 2004 Joint Wages

2. Income other than from employment or operation of business

None

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
NATURE OF PROCEEDING
NONE, except for creditors

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

None

previously listed

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 29 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

None

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

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List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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IN RE: RONALD LEE THOMAS, SR

CASE NO

LESLIE S THOMAS

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date 10/03/2006	Signature of Debtor	/s/ RONALD LEE THOMAS, SR RONALD LEE THOMAS, SR			
Date 10/03/2006	Signature of Joint Debtor (if any)	/s/ LESLIE S THOMAS LESLIE S THOMAS			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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Page 2

IN RE: RONALD LEE THOMAS, SR LESLIE S THOMAS

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

		-				
I,	Kenneth S. Borcia	, counsel for Debte	or(s), hereby	certify that I delivered	to the Debtor(s) th	e Notice
require	ed by § 342(b) of the Bankruptcy Code.					
/s/ Ker	nneth S. Borcia		_			
Kenne	th S. Borcia, Attorney for Debtor(s)					
Bar No	o.: 3125988					
Konno	th C. Baraia & Accogiatos					

1117 S. Milwaukee., Suite A-3 P.O. Box 447

Libertyville, IL 60048 Phone: (847) 634-8800 Fax: (847) 634-8932

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

RONALD LEE THOMAS, SR	X /s/ RONALD LEE THOMAS, SR	10/03/2006
LESLIE S THOMAS	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ LESLIE S THOMAS	10/03/2006
Case No. (if known)	Signature of Joint Debtor (if any)	Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: RONALD LEE THOMAS, SR

LESLIE S THOMAS

CASE NO

CHAPTER 13

	DISCLOSURE OF CO	DMPENSATION OF ATTORN	EX FOR DEBIOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) are that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept:		\$3,000.00			
	Prior to the filing of this statement I have rec	eived:	\$0.00			
Balance Due:			\$3,000.00			
2.	The source of the compensation paid to me	was:				
		r (specify)				
3.	The source of compensation to be paid to m	e is:				
	☑ Debtor ☐ Othe	r (specify)				
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	☐ I have agreed to share the above-discle associates of my law firm. A copy of the compensation, is attached.					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services: POST PETITION AMENDMENTS RESCHEDULING OF THE FIRST MEETING OF CREDITORS SERVICES REQUESTED AFTER DISCHARGE AND/OR DISMISSAL REPRESENTATION OF THE DEBTOR IN ADVERSARY PROCEEDINGS					
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
	10/03/2006	/s/ Kenneth S. Borcia				
	Date	Kenneth S. Borcia Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447	Bar No. 3125988			

Libertyville, IL 60048

Phone: (847) 634-8800 / Fax: (847) 634-8932